

B. AMENDMENTS TO THE SPECIFICATION

Please replace the paragraph that starts on line 12, page 3 of Applicant's specification, and ends on line 16, page 3 of Applicant's specification, with the following amended paragraph:

In accordance with one aspect of the present invention, there is provided a [[A]] method for electronically transacting a trade between a commercial provider and a customer of a merchant, and for electronically paying all of the participants involved with enabling the transaction from the payment made by the customer in consideration of the trade, the method comprising:

Please replace the paragraph that starts on line 23, page 20 of Applicant's specification, and ends on line 25, page 20 of Applicant's specification, with the following amended paragraph:

- (c) The host transaction engine 25 then sends the biller ([[ie.]] i.e. the commercial provider 23) advice that a payment has been collected in a form that the biller can easily integrate into a secure application program (step 5)